

The relief described hereinbelow is SO ORDERED

Done this 10th day of November, 2015.

Dwight H. Williams, Jr.

Dwight H. Williams, Jr.
United States Bankruptcy Judge



UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF ALABAMA

IN RE:) CHAPTER 13
WILLIE CHESSON)
Debtor(s).) CASE NO. 15-32538-DHW-13
)

AGREED ORDER TERMINATING STAY

Now comes GUARDIAN CREDIT UNION , a secured creditor, and the Debtor(s), by their respective counsel, and having advised the Court that the Debtor(s) wish to surrender the collateral securing the claim of the creditor, that said creditor has a valid security interest in said collateral, that the Debtor(s) has no equity therein, and the Court being otherwise sufficiently advised,

It is hereby ordered and adjudged as follows: The stay afforded by 11 U.S.C. Section 362 is hereby lifted so as to permit said creditor to enforce its security interest in its collateral, to wit: 2002 VOLKSWAGEN PASSAT, VIN# WVWRH63BX2P074844. The balance of the creditor's secured claim filed in the debtor's case is reduced to the amount paid. Notwithstanding any language in the Debtor's plan as confirmed or amended during the case, the creditor is granted leave to file a deficiency balance claim after disposition of the collateral in accordance with Code of Alabama § 7-9A-610. The stay of execution provided by Bankruptcy Rule 4001 is hereby waived by the debtor.

This order was reviewed and agreed to by counsel for debtor and Trustee.

END OF ORDER

This order submitted by:

/s/ Leonard N. Math

Leonard N. Math, Attorney for CREDITOR

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